



## State of New Jersey

CHRISTINE TODD WHITMAN  
Governor

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Dear Fellow New Jerseyans:

I'm proud to introduce the state's first-ever Consumer Guide to Bank Fees. Now, New Jerseyans have at their fingertips a list of the common services and associated fees for each New Jersey bank. I believe this compendium will help consumers select a financial institution that meets their needs at an affordable price.

Information is an important tool for consumers. With that in mind, I asked the Department of Banking and Insurance to conduct this survey of the fees New Jersey banks typically charge their customers.

You will find that banks provide a wide variety of services, with a wide variety of fees. In some cases, these services are free, while other banks may charge a nominal fee for the same service.

There are many options from which to choose. I hope this guide will help you shop around for the services you need.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Christine Todd Whitman".

Christine Todd Whitman  
Governor